

THIS ORDER IS SIGNED AND ENTERED.

Dated: January 3, 2025




Hon. Catherine J. Furay
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In Re: Nicholaus Sweatt

Bankruptcy No.24-10787-13

ORDER CONFIRMING PLAN

The debtor's plan filed on 4/22/2024 (if appropriate, as amended on 12/12/2024) having been transmitted to the creditors; and the plan complies with the provisions of Chapter 13 and with other applicable provisions of Title 11 U.S.C.; and any fee, charge, or amount required under Chapter 13 of Title 28, U.S.C., or by the plan, to be paid before confirmation, has been paid; and It having been determined after hearing on notice:

- 1) The plan has been proposed in good faith and not by any means forbidden by law; and
- 2) The value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under Chapter 7 of Title 11 U.S.C. on such date; and
- 3) With respect to each allowed secured claim provided for by the plan -
 - a) The holder of such claim has accepted the plan;
 - b) The plan provides that the holder of such claim retain the lien securing such claim; and
 - c) The value, as of the effective date of the plan of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim; or
 - d) The debtor surrenders the property securing claims to such holder; and
- 4) The debtor will be able to make all payments under the plan and to comply with the plan;

IT IS ORDERED THAT:

1. The debtor's plan (if appropriate, as amended) is confirmed.
2. The plan requires payments starting 5/22/2024 \$525.00 per month
12/22/2024 \$425.00 per month
9/22/2025 \$625.00 per month
and to continue thereafter until further ordered, payable to the Trustee, Mark Haring, at
MARK HARRING CH 13 TRUSTEE P.O. BOX 88004 CHICAGO, IL 60680-1004.

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United States Bankruptcy Court
Western District of Wisconsin

In re:
Nicholaus Sweatt
Debtor

Case No. 24-10787-cjf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0758-3
Date Rcvd: Jan 03, 2025

User: eADluser
Form ID: pdf827

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2025:

Recip ID	Recipient Name and Address
db	+ Nicholaus Sweatt, 5102 Tonyawatha Trail, Monona, WI 53716-2978
nds	+ Kimberly Sweatt, 5102 Tonyawatha Trail, Monona, WI 53716-2978
cr	+ Paul & Yvonne Edmunds, 7691 Fish Lake Road, Sauk City, WI 53583, UNITED STATES 53583-9534
5121711	+ Yvonne Edmunds, c/o Krekeler Law, S.C., 26 Schroeder Court, Suite 300, Madison, WI 53711-2503

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5121706	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 03 2025 19:25:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5136297	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 03 2025 19:25:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5121707	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 03 2025 19:28:49	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5121708	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 03 2025 19:41:20	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5137776	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 03 2025 19:41:20	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5121709	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 03 2025 19:25:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
5135389	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 03 2025 19:28:54	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
5135843	Email/PDF: resurgentbknotifications@resurgent.com	Jan 03 2025 19:28:54	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5137708	+ Email/PDF: bknotices@summitcreditunion.com	Jan 03 2025 19:41:14	Summit Credit Union, Attn Bankr. Dept., PO Box 8046, Madison, WI 53708-8046
5121710	+ Email/PDF: bknotices@summitcreditunion.com	Jan 03 2025 19:41:14	Summit Credit Union, Attn: Bankruptcy, 1709 Landmark Dr, Cottage Grove, WI 53527-8957

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Summit Credit Union

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2025 at the address(es) listed below:

Name	Email Address
J. David Krekeler	on behalf of Creditor Paul & Yvonne Edmunds jdkrek@ks-lawfirm.com herschank@ks-lawfirm.com;cwatson@ks-lawfirm.com;bisige@ks-lawfirm.com;ngaultcrabb@ks-lawfirm.com;khammer@ks-lawfi rm.com;aprogar@ks-lawfirm.com;gmccarthy@ks-lawfirm.com
Kimberly P. Sebranek	on behalf of Creditor Summit Credit Union k.sebranek@els-law.com sshank@els-law.com
Kristin J. Sederholm	on behalf of Creditor Paul & Yvonne Edmunds ksederho@ks-lawfirm.com jdkrek@ks-lawfirm.com;herschank@ks-lawfirm.com;cwatson@ks-lawfirm.com;bisige@ks-lawfirm.com;ngaultcrabb@ks-lawfirm. com;khammer@ks-lawfirm.com;aprogar@ks-lawfirm.com;gmccarthy@ks-lawfirm.com
Mark Harring	court@ch13wdw.org
Noe Joseph Rincon	on behalf of Creditor Paul & Yvonne Edmunds nrincon@ks-lawfirm.com jdkrek@ks-lawfirm.com;herschank@ks-lawfirm.com;cwatson@ks-lawfirm.com;bisige@ks-lawfirm.com;ngaultcrabb@ks-lawfirm. com;khammer@ks-lawfirm.com;aprogar@ks-lawfirm.com;gmccarthy@ks-lawfirm.com
U.S. Trustee's Office	USTPRegion11.MD.ECF@usdoj.gov
Wade M. Pittman	on behalf of Debtor Nicholas Sweatt wade@pittmanandpittman.com wanda@pittmanandpittman.com;greg@pittmanandpittman.com;galen@pittmanandpittman.com

TOTAL: 7